



North Carolina Small Business Disaster Recovery Assistance Guide

HURRICANE HELENE / 2024

Our thoughts and support go out to our neighbors in Western North Carolina in the aftermath of Hurricane Helene.

This group of partners has assembled a series of steps to begin the process of recovery for small businesses and their employees. We encourage you to utilize these resources to take full advantage of all the state and federal support available. In our experience, businesses that utilize one-on-one counseling assistance are better able to obtain the resources and financial aid available than those that do not take advantage of this support.



Contact your insurance carrier to file your claim.

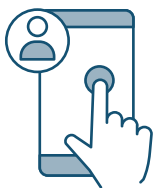
If you are leasing business space, ensure that your lease owner has contacted their insurance carrier. Make a list of the damages

and document the damage by taking pictures or providing before and after images.



Visit SBTDC's Business Recovery website.

Visit sbtcd.org/hurricane-helene for updates on disaster declarations and services available to businesses.



Register with the Federal Emergency Management Agency (FEMA).

Once a federal disaster declaration has been made for your area, connect with FEMA by completing a DisasterAssistance.gov application online, using the FEMA app which can be

downloaded for free from your smart phone's app store, calling 1-800-621- FEMA (3362) or meeting in person at a Disaster Recovery Center.



Talk with a confidential business counselor.

Contact the Small Business Technology Development Center (SBTDC) or Small Business Center Network (SBCN) for one-on-one counseling assistance by

calling 800-228-8443 or visiting sbtcd.org/hurricane-helene or North Carolina Community College SBC (ncsbc.net).

Experienced business counselors can help you:

- Assess the financial impact of the disaster on your business
- Develop strategies for your recovery
- Reconstruct financial statements
- Evaluate options with creditors, including evaluating a business' ability to repay a loan and make good financial decisions for recovery
- Prepare WNC Strong bridge loan and/or SBA disaster loan application(s), which often require detailed financial and tax records.



Call or email EDPNC Small Business Advisors.

You can call staff at 800-228-8443 or email sbadvisors@edpnc.com. Staff are available Monday through Friday, 8:00 am

– 5:00 pm. Staff will connect your business to the appropriate organization for assistance. All inquiries will receive a response from a confidential business counselor within two (2) business days. Se Habla Español.



If needed, apply for a business recovery loan.

Options can include:

- **Mountain BizWork's WNC Strong: Business Recovery Fund** – supports North Carolina small businesses and family farms as they recover. Bridge loans are available for up to \$100,000. More information at: [WNC Strong: Helene Business Recovery Fund - Mountain BizWorks](#).
- **U.S. Small Business Administration Disaster Loan** – provides low interest disaster loans for homeowners, renters, businesses, and non-profits. There are two types of SBA disaster loans: 1) physical disaster loans of up to \$2 million to cover uninsured or underinsured losses and 2) economic injury disaster loans of up to \$2 million to help meet financial obligations. More information at: [sba.gov/funding-programs/disaster-assistance](#).



If needed, file an Unemployment Insurance (UI) claim.

If you are not eligible for UI benefits, the business owner and/or employee may be eligible for Disaster Unemployment Assistance (DUA). DUA is a federal program

that provides temporary payments to people in a federally declared disaster area whose employment has been lost or interrupted as a direct result of the disaster. Business owners that are self-employed, a farmer, or a commercial fisherman, who is unemployed as a direct result of the disaster may be eligible. For more information go to [des.nc.gov](#).



Be a diligent consumer.

Price gouging – or charging too much in times of crisis – is against North Carolina law when a disaster, an emergency or an abnormal market disruption for critical

goods and services is declared or proclaimed by the Governor or a municipality. In addition, the NC Department of Justice works to protect consumers from scams and frauds. For consumer tips or to file a complaint call 1-877-5-NO-SCAM (1-877-566-7226) or visit [ncdoj.gov](#).



Explore business opportunities and resources to find a vendor.

Options include:

- **Historically Underutilized Business (HUB)** – if you want to procure the services of a contractor, consider searching for certified vendors in the HUB database. The searchable database can be found at <https://www.ips.state.nc.us/vendor/searchvendor.aspx?t=h>. If you want to provide services as a contractor, considering applying for certification to be included in the Historically Underutilized Business (HUB) database. Information about becoming a certified HUB vendor can be found at [ncadmin.nc.gov/businesses/hub/hub-certification](#).
- **NC Department of Transportation (DOT) Contractor** – the NC DOT needs vendors that can clear debris, provide facility support services, furnish necessary supplies and much more. Visit [Hurricane Response/Recovery at ncdot.gov](#) for additional details. To search for available contracts visit [NCDOT.gov](#) and [connect.ncdot.gov/Pages/default.aspx](#) or email the Office of Civil Rights at BOWD@ncdot.gov. To be certified as a Disadvantaged Business Enterprise (DBE) visit [transportation.gov/civil-rights/disadvantaged-business-enterprise/ready-apply](#).



Be wary of rumors and misinformation.

This is common after natural disasters and often leads people to delay real recovery plans. This is common after natural disasters and often leads people to delay real recovery plans. Help keep yourself and your community safe by being aware of rumors and scams, and sharing official information from trusted sources. A list of common rumors about NC's response to Hurricane Helene is available at [ncdps.gov](#), and a searchable rumor database is available at [FEMA.gov](#).

It's a long road to recovery. However, local, state and federal partners work closely to provide as much assistance as possible.

Be proactive, be patient, and be persistent in pursuing your recovery.